

### **Amendments to the specification**

Please amend the above identified application by replacing the paragraphs at lines 9-12 with the following paragraphs:

Fig. 12 shows a Web page form displayed by a “Spend It Or Save It” calculator which enables a consumer to compare current dollar savings with the future pension income those savings will provide; [[and]]

Figs. 13 and 14 show Web page forms for a more detailed retirement income calculator; and

Fig. 15 shows a Web page which provides periodically (e.g., daily) updated information to consumers on the yield to maturity and current price of a \$1/month pension payout.